1. **Purpose**

1.1 To define the insurance coverage in place for employees should they incur occupational injury/illness/disease as stipulated by the Workplace Safety & Insurance Act of Ontario.

1.2 To define the insurance coverage in place for eligible employees should they be absent from work for an extended duration, as a result of a non-occupational injury/illness/disease. This coverage is provided by McMaster University through Sun Life Assurance Company of Canada or Royal Bank of Canada (RBC) Insurance.

2. **Scope**

2.1 All McMaster University employees eligible to participate in the Long Term Disability plan and/or covered under the Workplace Safety & Insurance Act of Ontario.

3. **Related Documents**

3.1 Occupational Health & Safety Act (OHSA), R.S.O. 1990

3.2 Ontario Human Rights Code


3.4 RBC Insurance, Group Long Term Disability Insurance Plan, Policy # 87869

3.5 Sun Life Assurance Company of Canada, Group Long Term Disability Plan, Contract # 10334

3.6 Relevant Collective Agreements

3.7 McMaster University Accommodation Policy

3.8 First Aid Program, RMM 1204

3.9 Ergonomics Program, RMM 405

3.10 Reporting and Investigating Injury/Incident/Occupational Disease Program, RMM 1000
4. Definitions & Acronyms

Disability – As defined in the Ontario Human Rights Code, as follows: any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness, a condition of mental retardation or impairment, a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language, a mental disorder, or an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997.

Employee – Person who performs work or supplies services for monetary compensation.

Illness - Poor health resulting from disease of body or mind.

Injury – An injury is physical harm or damage to a person resulting in the marring of appearance, personal discomfort and / or bodily hurt or impairment.

Occupational Disease - An occupational disease is an illness that has its etiology in the work environment. It may be caused by acute or chronic exposure to a physical, chemical, or biological agent in the workplace. It may appear months or years after the exposure has occurred.

Supervisor – Person who has charge of a workplace or authority over an employee.

Acronyms:

- EHS – Employee Health Services
- LTD – Long Term Disability
- RBC – Royal Bank of Canada
- WSIA – Workplace Safety & Insurance Act
- WSIB – Workplace Safety & Insurance Board

6. Responsibilities

6.1 Role of Senior Management:

Senior Managers and Their Designates shall:

6.1.1 Ensure the University has appropriate insurance coverage for employees under their authority, as per the applicable legislation.
6.2 **Role of Supervisor**

The Supervisor shall:

6.2.1 Promote, communicate, and educate employees about the employer’s insurance coverage, where applicable.

6.3 **Role of Employee**

The Employee shall:

6.3.1 Proceed with filing a claim for occupational injury/illness/disease where required by the WSIA. Once a decision has been made to establish a claim, they must adhere to the provisions of the WSIA.

6.3.2 Participate in the LTD plan, as a condition of employment, when eligible.

6.3.3 Adhere to the provisions of his/her respective LTD contract.

6.4 **Role of Employee Health Services**

EHS shall:

6.4.1 Facilitate and manage the WSIB/LTD programs.

6.4.2 Promote, communicate, and educate employees about the employer’s insurance coverage, where applicable.

6.4.3 Provide supervisors and union representatives with appropriate information regarding employee’s insurance coverage.

6.4.4 Maintain confidentiality of all claimants.

6.5 **Role of Union**

Union Representative is expected to:

6.5.1 Represent and provide support to employees in their bargaining unit, as requested.

6.5.2 Counsel its members with respect to co-operation in the WSIB/LTD programs.

6.5.3 Maintain confidentiality of all claimants.
6.6 **Role of Workplace Safety & Insurance Board (WSIB)**

Where a claim is established, the WSIB is expected to:

6.6.1 Provide compensation and other insurance benefits to eligible employees who incur an occupational injury/illness/disease.

6.7 **Role of Long Term Disability Insurance Carriers**

Where eligible to participate in the Long Term Disability plan and the claim is approved, the Long Term Disability insurer shall:

6.7.1 Fulfill roles and duties are defined in each contract. See appropriate insurer contract for details.

7. **Procedures**

7.1 Procedures for the management of the WSIB/LTD programs are defined in each contract. See appropriate insurer contract for details.

8. **Records**

8.1 EHS will maintain all records relating to WSIB financial statements and experience rates and LTD contracts, including contract changes, financial statements, and experience rates.

8.2 This information is collected and is being protected pursuant to section 39(2) and section 42 of the *Freedom of Information and Protection of Privacy Act* of Ontario (R.S.O 1990) and *Personal Health Protection Act*, R.S.O. 2004.